



# A STUDY ON CUSTOMER SATISFACTION TOWARDS GOOGLE PAY WITH SPECIAL REFERENCE TO COIMBATORE CITY

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## ABSTRACT

*In today – world, smart phone has become an important an area of one’s lifestyle. Mobile users can nowadays use their Smartphones to form money transactions or payments by using applications installed within the phone. There are several mobile wallets which give these services. Mobile wallets are digital versions of traditional wallets that somebody would carry in their pocket. they supply payment services through which the individuals/business can receive /send money via mobile devices. this paper throws strike the customer satisfaction towards the e-wallet services provided by Google pay. It focusses on the services provided by Google pay wallet and its satisfaction level.*

**KEY WORDS:** *online payment , Mobile Transaction*

## 1. INTRODUCTION

India being developing country has weak infrastructure, low PC penetration, developing security protocols and consumer reluctance in rural sector. But many banks are offering e-banking services. during a study conducted by Rao and Prathima (2003) it had been revealed that India still has great distance to travel in online banking services as compared to other countries. E-banking is becoming popular in India (Gupta,1999; Dasgupta ,2002).Google pay may be a digital wallet platform and online payment system developed by Google to power in-app and tap-to-pay purchases on mobile devices, enabling users to form payments with Android phones, tablets or watches. Users within the us and India also can use an IOS device, albeit with limited functionality.

## 2. STATEMENT OF PROBLEM

From the traditional times banking plays an important role within the development of nation also because the individual. For the

stable financial condition , banking helps to a better extent. Nowadays the life sort of the people is getting too busy and thus significance of gpay are increasing day by day. they need no time to visits banks for the aim of depositing or accepting cash, also as for the opposite services provided by the bank. Gpay services offer tons of benefits to the folk that they will pay bills, and may take and provides cash at anytime anywhere without visiting a bank. These services helps customer in engage in their own works and avoids additional expenses like travelling cost etc. Gpay is anssoftware which may be used for the aim of paying mobile bills, Electricity bill, and insurance.

## 3. OBJECTIVES OF THE STUDY

- \* To understand the customer satisfaction level with Gpay.
- \* To spot the preference of the consumers towards Gpay.
- \* To work out the factors influencing to settle on digital payment in Gpay.



#### 4. RESEARCH METHODOLOGY

Area of study	Coimbatore city
Sampling size	120 response
Sampling techniques	Convenience method
Sources of data	Primary data and secondary data
Proposed Tool	<ul style="list-style-type: none"> <li>• Simple percentage analysis</li> <li>• Likert skills</li> </ul>

#### 5. REVIEW OF LITERATURE

**Saviour F (2019)** in his study analysed the varied factors which results in consumer satisfaction. The researcher's main focus is on the satisfaction level of paytm users. Researcher has identified the explanations for dissatisfaction of consumer towards the ewallet services and also the researcher made an effort to seek out suggestions to enhance the paytm services. Study concluded that the majority of the respondents are satisfied with the services of paytm, due to simple access, increased usage of smart phone and cashless economy.

**Abhijit and Harmeet (2017)** studies about the Gpay usage by smartphone users and also attempts to analyse the varied obstacles faced by the Gpay users. A structured questionnaire was distributed to 230 smartphone users but only 151 responses were valid and thought of for data analysis. The researchers have used the descriptive method so as to urge the statistical results. The findings conclude that Gpay has got to work upon the payment gateway to enhance the transaction efficiently and to figure upon transaction time, discounts and offers.

#### 6. TABLE

**Table Showing Satisfaction Level of G Pay Users In Hotel Booking**

S. No.	Satisfaction Level	No. of respondents	Likert Scale	Total Scale
1	Highly satisfied	55	3	165
2	Satisfied	34	2	68
3	Neutral	31	1	31
	TOTAL	120		264

#### CALCULATION OF LIKERT VALUE

$$\text{Likert value} = \frac{\sum (FX)}{\text{Total number of respondents}} = \frac{264}{120}$$

$$\text{Likert value} = 2.2$$

#### 7. FINDINGS

- 79% of the respondents are within the age bracket of 18-28 years.
- 52% of the respondents are male.
- 56% of the respondents have completed degree.
- 57% of the respondents are student belongs to occupation.
- 34% of the respondents monthly income is below Rs. 20,000.
- 48% of the respondents said that friends as they're getting information about online payment.
- 41% of the respondents said that some times they're using online payment through digital wallet.
- 32% of the respondents said that Paytm as alternate of Google Pay.
- 43% of the respondents said that cash transfer is that the purpose to use Google Pay the foremost.
- 58% of the respondents said that Rs.3,000-Rs.5,000 as their average transaction value using in Google Pay.
- 40% of the respondents said that preferred towards utility and bill payment.
- 53% of the respondents said that highly preferred towards recharge.
- 45% of the respondents said that highly preferred towards money transfer.
- 45% of the respondents said that highly preferred towards buying movie tickets.
- 42% of the respondents said that point saving is that the reason for first preference for Google Pay.
- 40% of the respondents said that cash back as keeping in mind when use Google Pay.



- 36% of the respondents said that discount / offer is that the level of usage towards Google Pay.
- 62% of the respondents said that popping upon the Google Pay irritating them.
- 36% of the respondents said that agree towards towardstoo much time consumption to line up.
- 38% of the respondents said that neutral towards involves danger of losing money.
- 35% of the respondents said that disagree towards can't be used for international transaction.
- 39% of the respondents said that neutral towards data cost in Google Pay.
- 66% of the respondents said that highly satisfied towards recharge in Google Pay.
- 60% of the respondents said that satisfied towards bill payment in Google Pay .
- 46% of the respondents said that satisfied towards shopping in Google Pay.
- 46% of the respondents are satisfied towards transfer of excellent .
- 42% of the respondents said that 6 months to 1 year as the amount of using Google Pay.

## 8. SUGGESTIONS

Google pay users should have the notice to use the appliance securely. Google pay users must take care as and once they use the appliance. The users should weigh the varied payment wallet apps with all and that they should select the proper app for his or her usage. The app must be redesign supported the feedback getting from the users. It must ensure to use user friendly by everyone.

## 9. CONCLUSION

The study was accomplished to explore consumers' perception, awareness and willingness to interact in employing a Google pay to exchange the content of their physical wallets. With the increased aggression of internet connectivity Google pay has led to a rise on the amount of Google pay users. Google pay is getting more and more trending among the buyer. The convenience and simple use as gained a credit to mobile wallet and it are often concluded that they're going to be an incredible growth in adoption of G-pay within the forthcoming years. Customers are increasingly given the opinion or are being asked to provide Services for themselves through the use of Self-Service Technologies. it's Important for providers to know the notice level of consumers particularly the

kids since they're the audience for each new technology. This study also proves that each Respondent has smart phone with them so it's easy for the service Providers to capture this age bracket . This study has made an effort to seek out out the customer satisfaction level towards google pay in Coimbatore city.

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